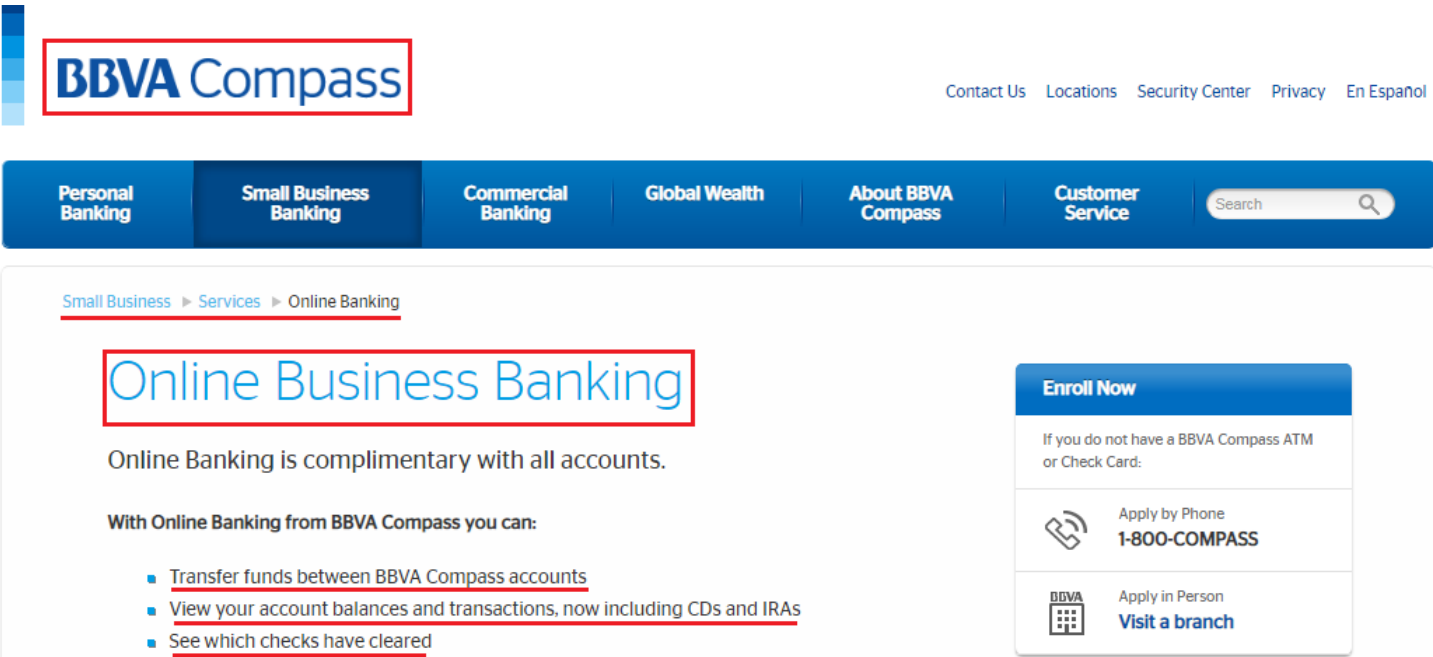


Exhibit 4

US6236994B1	BBVA Compass ("The Defendant")
<p>9. A method for providing application interoperability and synchronization between heterogeneous document and data sources, using a knowledge integration application, running on a client/server system having access to the document and data sources, comprising the steps of:</p>	<p>The Defendant practices a method for providing application interoperability and synchronization (e.g., Integration and synchronization between Quicken and BBVA Compass account) between heterogeneous document (e.g., Quicken Financial Exchange (QFX) file disclosing balance, statement and transaction data) and data sources (e.g., BBVA Compass account payment/transaction/transfers information) using a knowledge integration application (e.g., Quicken application), running on a client/server system having access to the document and data sources.</p>  <p>http://web.archive.org/web/20150103100608/http://www.bbvacompass.com/business/services/online-banking/</p>

If you access Online Banking via the Web, you can:

- View online statements.
- Go paperless! Tell us not to mail you paper statements.
- View images of cleared checks - now, with no enrollment necessary!
- Set up Alerts, such as Account Balance, Insufficient Funds, and Daily Balance Alerts, to notify you of important changes in your balance.

With Online Banking you can:

- Access your information wherever and whenever you need it
- Use it by itself via the Web
- Download your account information into popular money management software programs
- Or use it both ways for convenient access anytime you need it

And now, with Online Bill Pay, you can:

- Sort payment history by individual payee
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All business checking products come with complimentary Online Bill Pay.

<http://web.archive.org/web/20150103100608/http://www.bbvacompass.com/business/services/online-banking/>

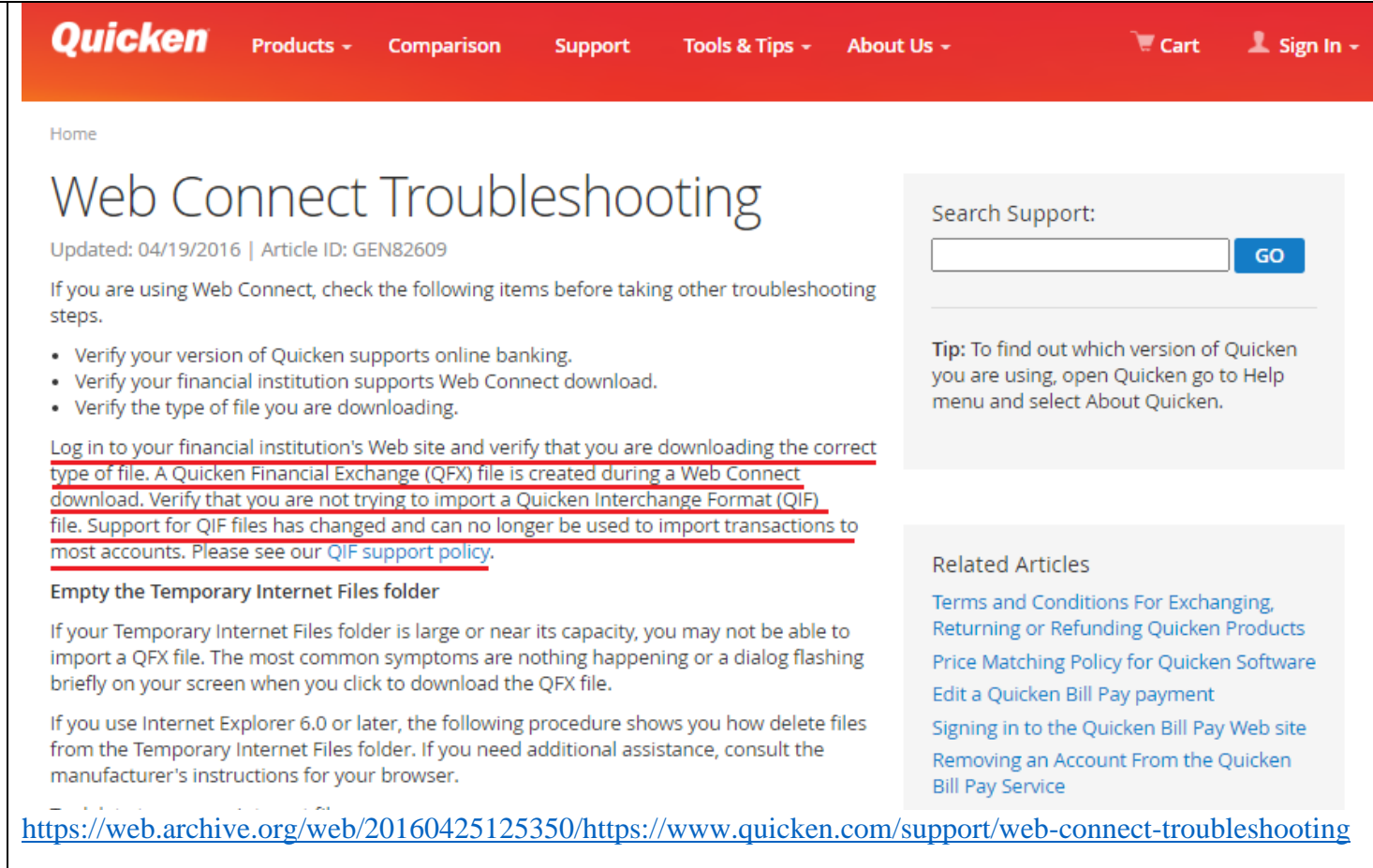
Using Quicken (for Windows or Mac) with Online Banking


Online Banking can connect and download balance, statement and transaction data right into your Quicken software. Use the data to:

- Reconcile accounts
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Once enrolled in Online Banking, you will configure the software to connect to BBVA Compass.

<http://web.archive.org/web/20150103100608/http://www.bbvacompass.com/business/services/online-banking/>

	 <p>storing data in a first database memory;</p>
<p>The Defendant practices a method of storing data (e.g., BBVA Compass account payment/transaction/transfers information) in a first database memory (e.g., BBVA Compass account database).</p> <p>As shown below, BBVA Compass account stores the data (e.g., BBVA Compass account payment/transaction/transfers information which includes the account numbers, account summary, bank routing numbers, payment transaction date/activity etc. while performing a transaction.</p>	



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[Customer Service](#)

[Small Business](#) [Services](#) [Online Banking](#)

Online Business Banking


Online Banking is complimentary with all accounts.


With Online Banking from BBVA Compass you can:

- Transfer funds between BBVA Compass accounts
- View your account balances and transactions, now including CDs and IRAs
- See which checks have cleared

Enroll Now

If you do not have a BBVA Compass ATM or Check Card:

 Apply by Phone
1-800-COMPASS

 Apply in Person
Visit a branch

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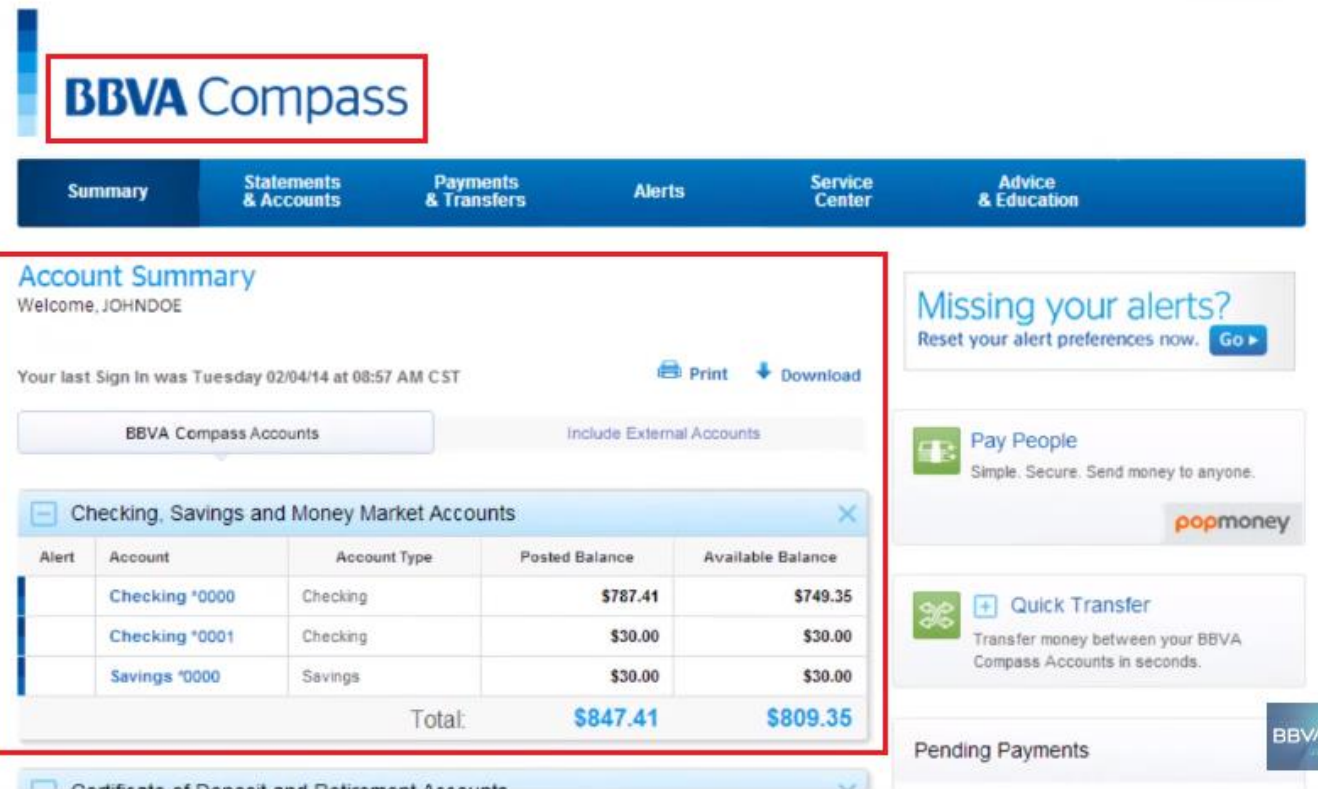
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All business checking products come with complimentary Online Bill Pay.

<http://web.archive.org/web/20150103100608/http://www.bbvacompass.com/business/services/online-banking/>



BBVA Compass

Summary | Statements & Accounts | Payments & Transfers | Alerts | Service Center | Advice & Education

Account Summary

Welcome, JOHNDOE

Your last Sign In was Tuesday 02/04/14 at 08:57 AM CST Print Download

BBVA Compass Accounts Include External Accounts

Checking, Savings and Money Market Accounts

Alert	Account	Account Type	Posted Balance	Available Balance
	Checking *0000	Checking	\$787.41	\$749.35
	Checking *0001	Checking	\$30.00	\$30.00
	Savings *0000	Savings	\$30.00	\$30.00
Total:			\$847.41	\$809.35

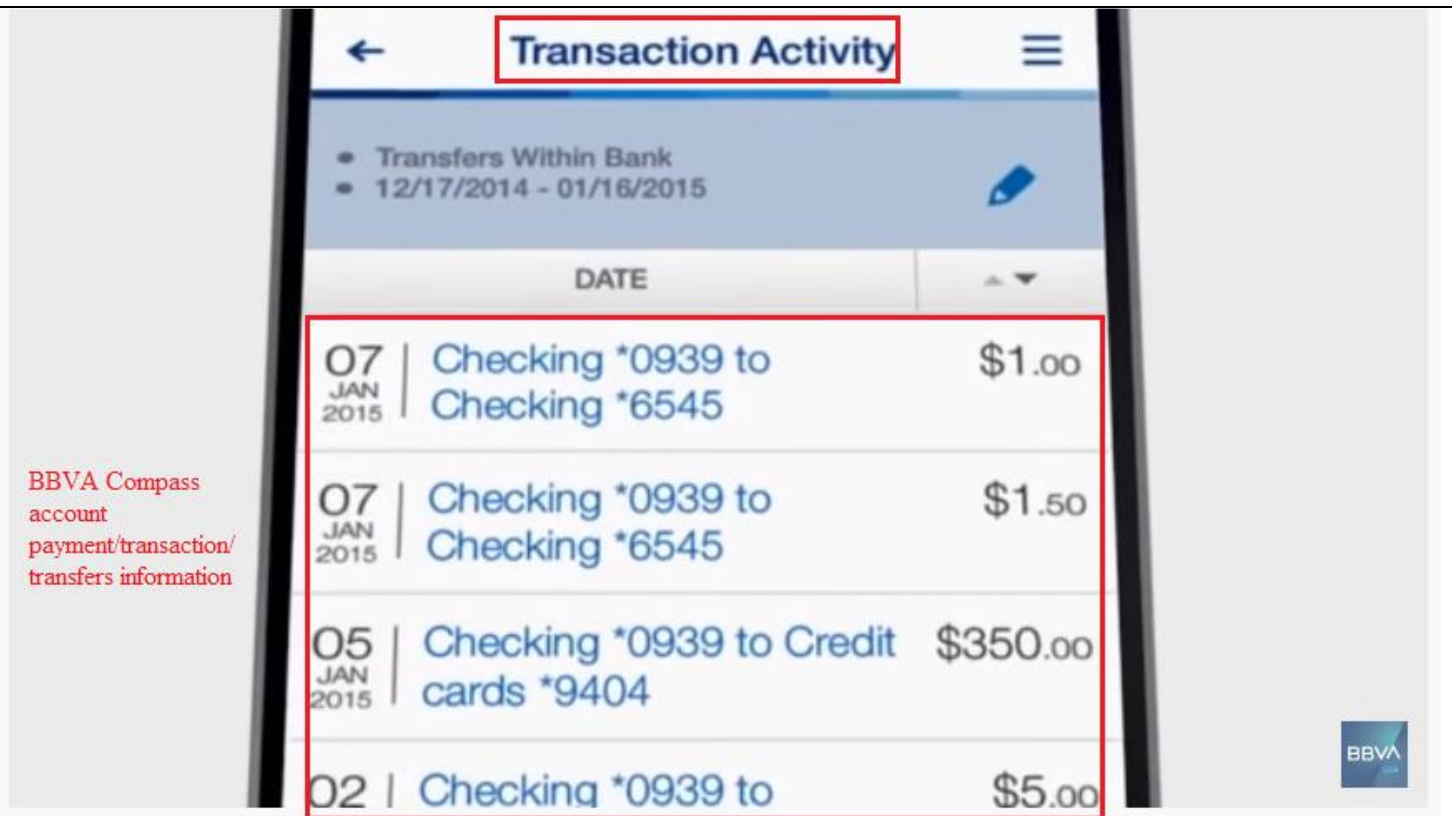
Missing your alerts?
Reset your alert preferences now. [Go ▶](#)

Pay People
Simple. Secure. Send money to anyone.
popmoney

Quick Transfer
Transfer money between your BBVA Compass Accounts in seconds.

Pending Payments

Set up eNotices for Real Time Finance Alerts - BBVA Compass
https://www.youtube.com/watch?v=QTKcHSxjG_M&feature=youtu.be



BBVA Compass
account
payment/transaction/
transfers information

BBVA Compass Mobile Banking Making Payments & Transfers

<https://www.youtube.com/watch?v=1viKpEJCJGQ>

	<div data-bbox="596 539 909 633" data-label="Text"> <p>BBVA Compass account payment/transaction/transfers information</p> </div> <div data-bbox="478 191 1923 1006" data-label="Image"> </div> <div data-bbox="478 1039 1318 1110" data-label="Text"> <p>BBVA Compass Mobile Banking Making Payments & Transfers https://www.youtube.com/watch?v=1viKpEJCJGQ</p> </div>
<p>performing data analysis operations using the data stored in the first database to generate data and</p>	<p>The Defendant practices a method of performing data analysis operations using the data (e.g., BBVA Compass account payment/transaction/transfers information) stored in the first database (e.g., BBVA Compass account) to generate data and analysis results (e.g., BBVA Compass account online statements, Account Balance, account information, payment particulars, check deposit receipts etc.).</p> <p>As shown below, based on the analysis operations of payment/transaction information BBVA Compass account</p>

analysis results;

generates an analysis results (e.g., BBVA Compass account online statements, Account Balance, account information, payment particulars etc.).

The screenshot displays the BBVA Compass website. At the top, the BBVA Compass logo is highlighted with a red box. To the right of the logo are links for Contact Us, Locations, Security Center, Privacy, and En Español. Below the logo is a navigation bar with tabs for Personal Banking, Small Business Banking, Commercial Banking, Global Wealth, About BBVA Compass, and Customer Service. A search bar is located on the right side of the navigation bar. The main content area features a breadcrumb trail: Small Business > Services > Online Banking. The title 'Online Business Banking' is highlighted with a red box. Below the title, it states 'Online Banking is complimentary with all accounts.' and 'With Online Banking from BBVA Compass you can:'. A list of services is provided, with each item underlined: 'Transfer funds between BBVA Compass accounts', 'View your account balances and transactions, now including CDs and IRAs', and 'See which checks have cleared'. On the right side, there is an 'Enroll Now' section with a blue header. It includes the text 'If you do not have a BBVA Compass ATM or Check Card:' and two options: 'Apply by Phone 1-800-COMPASS' (with a phone icon) and 'Apply in Person Visit a branch' (with a BBVA branch icon).

BBVA Compass

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Small Business > Services > Online Banking

Online Business Banking

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All business checking products come with complimentary Online Bill Pay.

<http://web.archive.org/web/20150103100608/http://www.bbvacompass.com/business/services/online-banking/>

BBVA Compass

Summary Statements & Accounts Payments & Transfers Alerts Service Center Advice & Education

Account Summary
Welcome, JOHNDOE

Your last Sign In was Tuesday 02/04/14 at 08:57 AM CST Print Download

BBVA Compass Accounts Include External Accounts

Checking, Savings and Money Market Accounts

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Total:			\$847.41	\$809.35

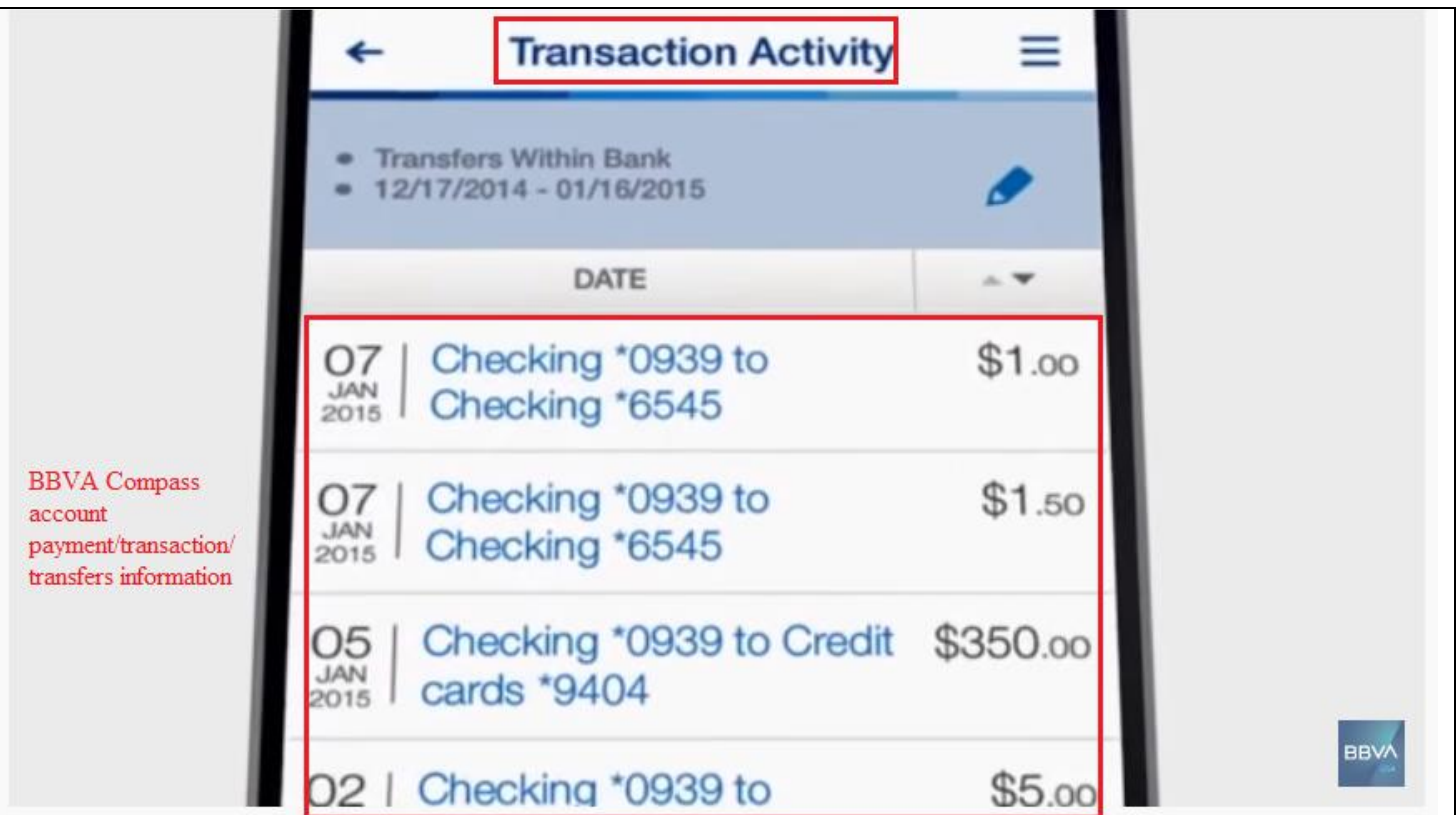
Missing your alerts?
Reset your alert preferences now. [Go ▶](#)

Pay People
Simple. Secure. Send money to anyone.
popmoney

Quick Transfer
Transfer money between your BBVA Compass Accounts in seconds.

Pending Payments **BBVA**

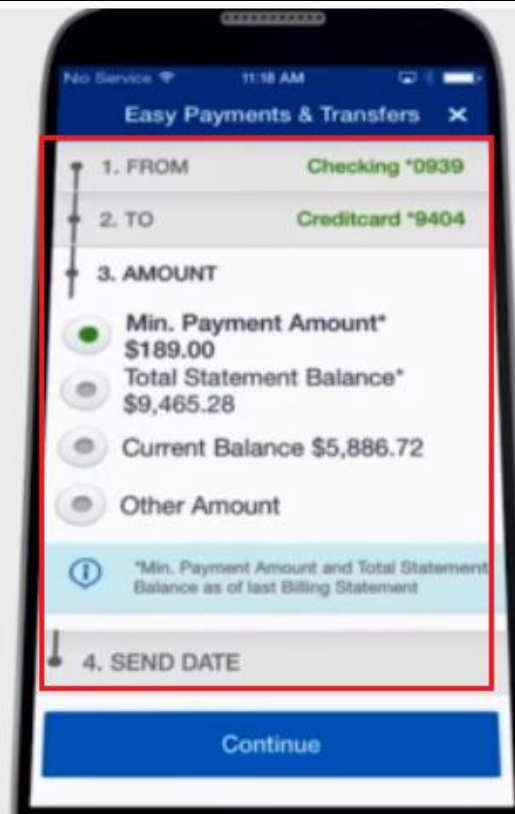
Set up eNotices for Real Time Finance Alerts - BBVA Compass
https://www.youtube.com/watch?v=QTKcHSxjG_M&feature=youtu.be



BBVA Compass Mobile Banking Making Payments & Transfers



<https://www.youtube.com/watch?v=1viKpEJCJGQ>

BBVA Compass account
payment/transaction/transfers
information



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	<div><div><div><div><div><div></div><div><div>BBVA Compass</div></div></div></div><div><div>Generated data and analysis results</div></div></div></div><div><div><div><div><div><div>Insufficient Funds (NSF) Charge - Returned Item: - Account Number Ending in - 0000</div><div><div><div>Date Item(s) Presented</div><div>NOVEMBER 15, 2013</div></div></div><div><div>BBVA Compass returned the item(s) shown below because sufficient funds were not available in your account to pay the item(s). An Insufficient Funds (NSF) Charge - Returned Item fee of \$38.00 may be charged for each item returned.</div><div><div>For security purposes your available balance is not displayed on this notice. Please review your account online at BBVA Compass Online Banking (http://www.bbvacompass.com/) or call BBVA Compass Customer Service at 1-800-266-7277 for details regarding your current account balance. If necessary, you should deposit funds to bring your account to a positive balance and to cover the Insufficient Funds Charge(s) shown below, as well as any future items that may be presented for payment.</div><div><div>Please note if your account is overdrawn and continues with a negative balance for ten(10) consecutive calendar days, an Extended Overdraft Service Charge of \$25.00 will be charged; further, an additional \$25.00 Extended Overdraft Service Charge will be charged if your account remains negative for twenty (20) consecutive calendar days. Please note that this service charge does not apply to consumer savings or money market accounts and only applies to the following business accounts: e-Business Checking, Business Build-to-Order Checking and Business Interest Checking accounts.</div></div></div></div><div><table><tr><th>Description</th><th>Check #</th><th>Check/Item Amount</th></tr><tr><td>TRANSFER</td><td></td><td>\$15.00</td></tr><tr><td>TRANSFER</td><td></td><td>\$150.00</td></tr></table></div><div><div><div><div><div><div></div></div></div></div></div><div><div><div><div><div><div>https://www.youtube.com/watch?v=QTKcHSxjG_M&feature=youtu.be</div></div></div></div></div></div></div></div></div></div></div></div></div>	Description	Check #	Check/Item Amount	TRANSFER		\$15.00	TRANSFER		\$150.00
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TRANSFER		\$150.00								
independently storing knowledge, in the form of documents, in a document database, including validating the accuracy of the knowledge and	<div><div><div>The Defendant practices independently storing knowledge (e.g., BBVA Compass account payment/transaction/transfers information), in the form of documents (e.g., Quicken Financial Exchange (QFX) file disclosing transactions details), in a document database (e.g., Quicken), including validating the accuracy of the knowledge (e.g., updating latest BBVA Compass account payment/transaction/transfers information) and making the stored knowledge (e.g., transaction details comprising BBVA Compass account payment/transaction/transfers information) available across a network (e.g., Quicken computer network which allows moving of transaction data between different Quickens account and access of transaction data by various device, for example, smartphones, laptops, etc.) .</div></div></div>									

making the stored knowledge available across a network;

BBVA Compass

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Online Business Banking


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With Online Banking from BBVA Compass you can:

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<http://web.archive.org/web/20150103100608/http://www.bbvacompass.com/business/services/online-banking/>

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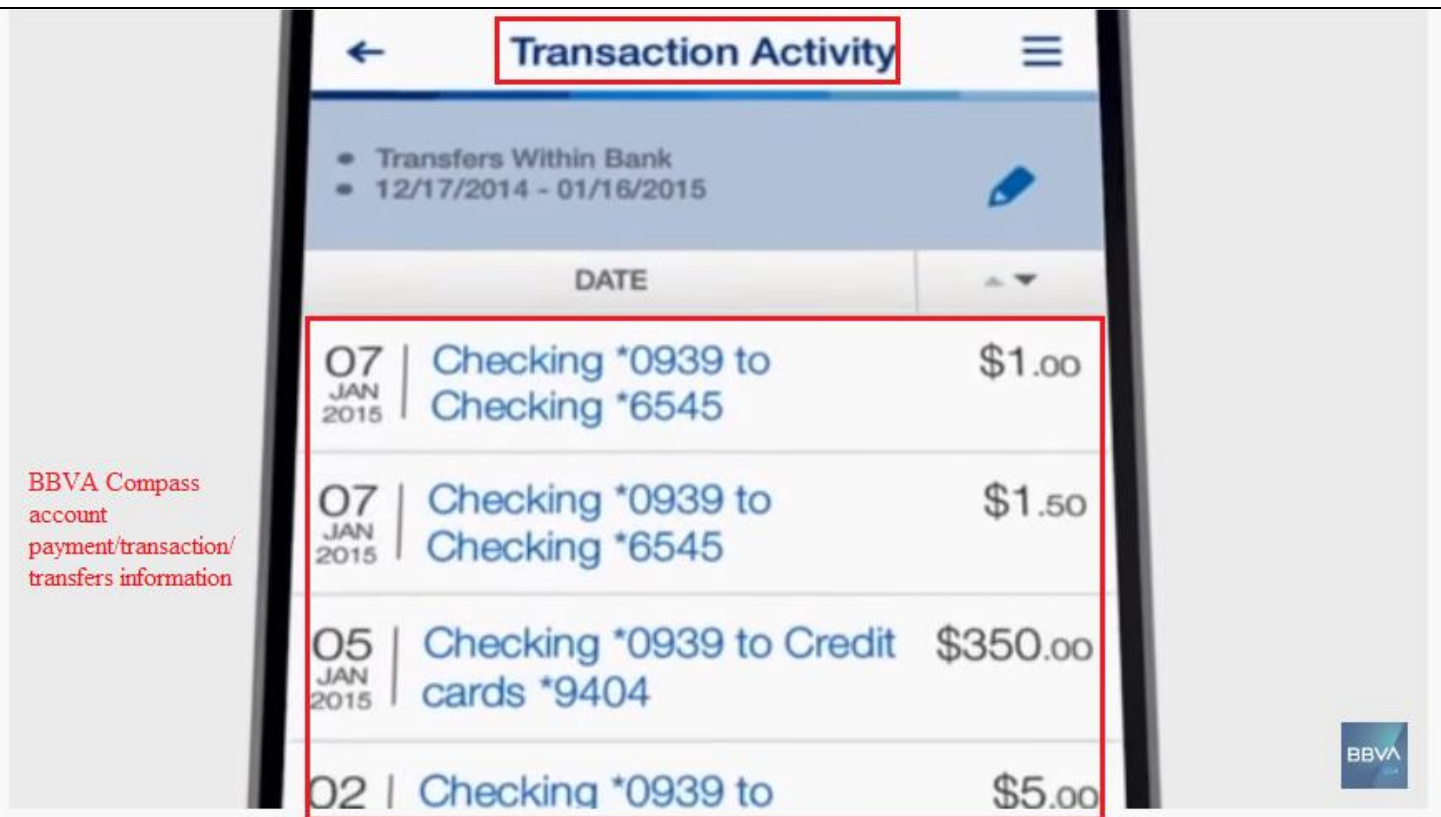
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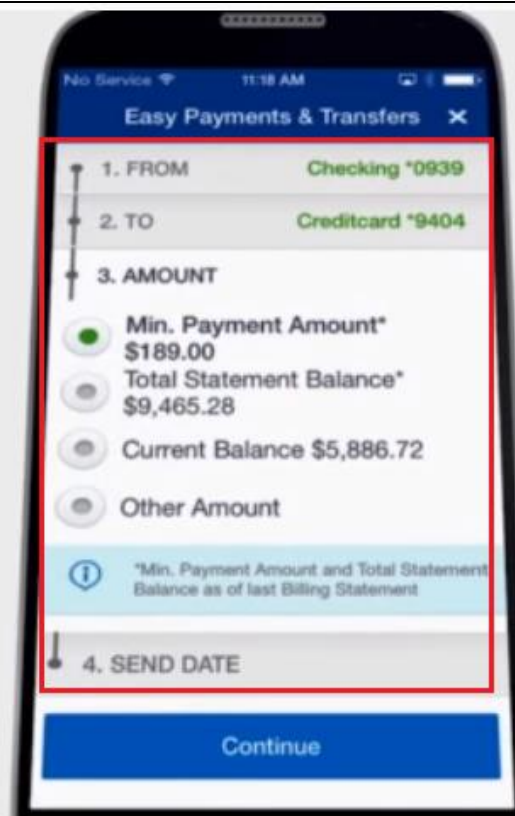


BBVA Compass
account
payment/transaction/
transfers information

BBVA Compass Mobile Banking Making Payments & Transfers

<https://www.youtube.com/watch?v=1viKpEJCJGQ>

BBVA Compass account
payment/transaction/transfers
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Manage Your Online Accounts Easily **Generated data and analysis results** Online Banking Agreement

BBVA Compass

From: BBVA Compass
Sent: Thursday, October 23, 2014 3:44 PM
To: Lisa, wife
Subject: Important Funds Notice (000) - Funds Notice

BBVA Compass

Insufficient Funds (NFI) Charge - Returned Check - Account Number Ending in 1000

Date: 10/23/2014

BBVA Compass charged the NFI charge below because sufficient funds were not available in your account to pay the check. An insufficient funds (NFI) charge - returned check fee of \$28.00 may be charged for each item returned.

Please review your available balance in the notice. Please review your account online at BBVA Compass or call BBVA Compass Customer Service at 1-800-266-7277 for details regarding your current balance. If necessary, you should deposit funds to bring your account to a positive balance and to avoid the insufficient funds charge. If necessary, you should deposit funds to bring your account to a positive balance and to avoid the insufficient funds charge.

Please note if your account is combined and continues with a negative balance for 10 consecutive calendar days, an Extended Control Service Charge of \$25.00 will be charged. Additionally, an additional \$25.00 Extended Control Charge will be charged if your account remains negative for 10 consecutive calendar days. Please note that this service charge does not apply to commercial or money market accounts and only applies to the following business accounts: Business Checking, Business Money Market, Business Savings, Business Certificate, and Business Money Market accounts.

Description	Check #	Check/Debit Amount
TRANSFER		\$10.00
TRANSFER		\$10.00
TRANSFER		\$28.00
TRANSFER		\$28.00
Total of above transactions:		\$76.00

Total NFI - Returned Check Fee charged to the return phone item: \$28.00

To help you better understand our returned check and processing program, please visit the appropriate page listed below.

For information related to your personal accounts, click here.

For information related to your business accounts, click here.

You can also contact a BBVA Compass customer service agent at 1-800-266-7277 or visit us at www.bbva.com.

ABOUT THIS MESSAGE:

We are sending this email to keep you informed about your BBVA Compass accounts, including online updates and other information about your accounts. Please do not reply to this email. If you have questions about your account, please call us at 1-800-COMPASS or visit www.bbva.com.

For more information on BBVA Compass Privacy Policy, please visit www.bbva.com/privacy.

This eNotice is from BBVA Compass, which may be considered a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose. If your information has been obtained through a third party, we are not responsible for any information we have obtained. This notice is for information purposes only and is not an attempt to collect a debt.

BBVA Compass is a trade name of Compass Bank, member FDIC.

BBVA Compass

Online Statement Available

The online statement for your account with the last 1234 for the period ending on 2/6/2014 is now available. Please go to www.bbva.com and sign in Banking to view it at your convenience.

Please read the important messages in your online statement which are included in the downloadable.

Thank you for banking with BBVA Compass.

Do more with Mobile!
Bill payment and other new features are now available.

Please do not reply to this email. If you have questions, call BBVA Compass or go to www.bbva.com and send message via Online Banking.

Customer Service is available:

Monday - Friday	Saturday
7 am - 10 pm CT	8 am - 4 pm

Online Banking Questions and Technical Support: 1-800-266-7277

All other Account Questions and Support: 1-800-COMPASS (1-800-266-7277)

Read this message: We are sending this email to keep you informed about BBVA Compass accounts, including online updates and other information about your accounts. Please do not reply to this email. If you have questions about your account, please call us at 1-800-COMPASS or visit www.bbva.com.

For more information on BBVA Compass Privacy Policy, please visit www.bbva.com/privacy.

© 2014 BBVA Compass Bankshares, Inc. BBVA Compass Bank is a Member FDIC. BBVA Compass is a trade name of Compass Bank, a Member FDIC.

BBVA Compass

Check Deposit Receipt

Date: 03/14/2014 09:43

ATM0000
123 EAST STREET
BIRMINGHAM AL

Transaction Number	0000
Account Number	Checking *****0000
Card Number	*****0000
Accepted Checks	1
Amount	\$6.00

For security purposes your available balance is not displayed on this notice. Please review your account online at BBVA Compass Online Banking (<http://www.bbva.com>) or call BBVA Compass Customer Service at 1-800-266-7277 for details regarding your current account balance.

All transactions are subject to proof and verification and accepted in accordance with the terms of the deposit agreement.

BBVA Compass is a trade name of Compass Bank, Member FDIC.

If you experience an issue with this ATM please contact BBVA Compass at the following number 1-800-COMPASS

Set up eNotices for Real Time Finance Alerts - BBVA Compass

https://www.youtube.com/watch?v=QTKcHSxjG_M&feature=youtu.be



Generated data and analysis results

Insufficient Funds (NSF) Charge - Returned Item: - Account Number Ending in - 0000

Date Item(s) Presented NOVEMBER 15, 2013

BBVA Compass returned the item(s) shown below because sufficient funds were not available in your account to pay the item(s). An Insufficient Funds (NSF) Charge - Returned Item fee of \$38.00 may be charged for each item returned.

For security purposes your available balance is not displayed on this notice. Please review your account online at BBVA Compass Online Banking (<http://www.bbvacompass.com/>) or call BBVA Compass Customer Service at 1-800-266-7277 for details regarding your current account balance. If necessary, you should deposit funds to bring your account to a positive balance and to cover the Insufficient Funds Charge(s) shown below, as well as any future items that may be presented for payment.

Please note if your account is overdrawn and continues with a negative balance for ten(10) consecutive calendar days, an Extended Overdraft Service Charge of \$25.00 will be charged; further, an additional \$25.00 Extended Overdraft Service Charge will be charged if your account remains negative for twenty (20) consecutive calendar days. Please note that this service charge does not apply to consumer savings or money market accounts and only applies to the following business accounts: e-Business Checking, Business Build-to-Order Checking and Business Interest Checking accounts.

Description	Check #	Check/Item Amount
TRANSFER		\$15.00
TRANSFER		\$150.00



https://www.youtube.com/watch?v=QTKcHSxjG_M&feature=youtu.be

As shown below, when latest activities are not updated (e.g., reconciled) in Quicken account, the Quicken account notifies in the manner shown below which pertains to validating the accuracy of the information available in Quicken account.

Using Quicken (for Windows or Mac) with Online Banking

Online Banking can connect and download balance, statement and transaction data right into your Quicken software. Use the data to:

- Reconcile accounts
- Transfer funds
- Pay bills online
- Generate charts, graphs and reports to help you analyze your finances
- Manage your budget

Once enrolled in Online Banking, you will configure the software to connect to BBVA Compass.

<http://web.archive.org/web/20150103100608/http://www.bbvacompass.com/business/services/online-banking/>

Reconnect Your Financial Management Software

To connect to BBVA Online Banking with the most current version of the Quicken or QuickBooks software, please have your Online Banking Username and Password provided to you at account opening and follow the instructions below.

If you have difficulty please call us at **1-800-603-3579**. We have a team of representatives available to assist you M-F (7am-10pm) and Sat (10am-4pm).

Please select your software connection and operating system for reconnect instructions.

If you received an email stating you were not successfully upgraded, please reconnect to the previous financial institution name. Follow the reconnect instructions, but do not update the new financial institution name until successfully upgraded to the new Online Banking system.

- 1** Connect Online Banking with Quicken® for Windows®
- 1** Connect Online Banking with Quicken® for Mac®
- 1** Connect Online Banking with QuickBooks® for Windows®
- 1** Connect Online Banking with QuickBooks® for Mac®

Connect Online Banking with Quicken® for Windows®

1. Launch Quicken
2. Choose Tools from the main menu, then "Account List."
3. Select the "Edit" button of the account you wish to activate.
4. In Account Details dialog, select the "Online Services" tab.
5. "Set Up Now."
6. Use "Advanced Set Up" to activate your account.
7. Select "Activate Online Payment," in the Online Payment area if you wish to send bill payments within Quicken.

<https://www.bbvausa.com/digital-banking-services/online-banking/quicken-quickbooks.html>



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Home

Web Connect Troubleshooting

Updated: 04/19/2016 | Article ID: GEN82609

If you are using Web Connect, check the following items before taking other troubleshooting steps.

- Verify your version of Quicken supports online banking.
- Verify your financial institution supports Web Connect download.
- Verify the type of file you are downloading.

Log in to your financial institution's Web site and verify that you are downloading the correct type of file. A Quicken Financial Exchange (QFX) file is created during a Web Connect download. Verify that you are not trying to import a Quicken Interchange Format (QIF) file. Support for QIF files has changed and can no longer be used to import transactions to most accounts. Please see our [QIF support policy](#).

Empty the Temporary Internet Files folder

If your Temporary Internet Files folder is large or near its capacity, you may not be able to import a QFX file. The most common symptoms are nothing happening or a dialog flashing briefly on your screen when you click to download the QFX file.

If you use Internet Explorer 6.0 or later, the following procedure shows you how delete files from the Temporary Internet Files folder. If you need additional assistance, consult the manufacturer's instructions for your browser.

<https://web.archive.org/web/20160425125350/https://www.quicken.com/support/web-connect-troubleshooting>

Search Support:

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Tip: To find out which version of Quicken you are using, open Quicken go to Help menu and select About Quicken.

Related Articles

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[Edit a Quicken Bill Pay payment](#)
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[Removing an Account From the Quicken Bill Pay Service](#)

Move Transactions Between Quicken Accounts

Updated: 04/19/2016 | Article ID: GEN82102

Transactions can be moved between accounts whether or not the accounts are located in the same Quicken file.

If you are moving transactions between two different data files:

1. From the Quicken **Tools** menu, choose **Account List**.
2. Double-click the account from which you want to move the transaction, to open its register.
3. Click the transaction to select it, click the **Edit** button in the transaction (on the right side of the entry), and then choose **Copy Transaction**.
4. Choose **Open** from the **File** menu, select the other data file, and then click **OK**.
5. Repeat steps 1 and 2 for the account where you want to move the transaction.
6. Click into a new (empty) transaction line, click the **Edit** button (on the right side of the entry), and then choose **Paste Transaction**.
7. If necessary, delete the transaction from the original account by selecting the transaction, clicking the **Edit** button, and then choosing **Delete Transaction**.
8. Repeat this procedure for each transaction you want to move.

If you are moving transactions within the same data file:

1. Click on **Tools** on the top menu bar, then select **Account List**.
2. Double-click the account from which you want to move the transaction, to open its register.
3. Click the transaction to select it, click the **Edit** button in the transaction (on the right side of the entry), and then choose **Move Transaction**.
4. Choose the Move to account from the drop-down menu.
5. Click **OK**.

<https://web.archive.org/web/20160423181500/https://www.quicken.com/support/move-transactions-between-quicken-accounts>

managing the flow of information between the first database and the document database using the knowledge integration application to enable the integration of the data and analysis results with the documents and to automatically update the documents upon the occurrence of a change in the data or analysis results.

The Defendant practices managing the flow of information between the first database (e.g., BBVA Compass account database) and the document database (e.g., Quicken database) to enable the integration of the data (e.g., BBVA Compass account payment/transaction/transfers information) and analysis results (e.g., BBVA Compass account online statements, Account Balance, account information, payment particulars, check deposit receipts etc.) with the documents (e.g., Quicken Financial Exchange (QFX) file disclosing transactions details) and to automatically update the documents (e.g., Quicken Financial Exchange (QFX) file disclosing transactions details) upon the occurrence of a change in the data (e.g., BBVA Compass account payment/transaction/transfers information) or analysis results (e.g., BBVA Compass account online statements, Account Balance, account information, payment particulars, check deposit receipts etc.).

The screenshot displays the BBVA Compass website. At the top, the BBVA Compass logo is visible on the left, and navigation links for Contact Us, Locations, Security Center, Privacy, and En Español are on the right. Below the header is a blue navigation bar with links for Personal Banking, Small Business Banking, Commercial Banking, Global Wealth, About BBVA Compass, and Customer Service, along with a search bar. The main content area features a breadcrumb trail: Small Business > Services > Online Banking. The title "Online Business Banking" is prominently displayed and highlighted with a red box. Below the title, it states "Online Banking is complimentary with all accounts." and "With Online Banking from BBVA Compass you can:" followed by a list of services:

- Transfer funds between BBVA Compass accounts
- View your account balances and transactions, now including CDs and IRAs
- See which checks have cleared

On the right side of the page, there is an "Enroll Now" section with the text "If you do not have a BBVA Compass ATM or Check Card:" and two options: "Apply by Phone 1-800-COMPASS" and "Apply in Person Visit a branch".

<http://web.archive.org/web/20150103100608/http://www.bbvacompass.com/business/services/online-banking/>

If you access Online Banking via the Web, you can:

- View online statements.
- Go paperless! Tell us not to mail you paper statements.
- View images of cleared checks - now, with no enrollment necessary!
- Set up Alerts, such as Account Balance, Insufficient Funds, and Daily Balance Alerts, to notify you of important changes in your balance.

With Online Banking you can:

- Access your information wherever and whenever you need it
- Use it by itself via the Web
- Download your account information into popular money management software programs
- Or use it both ways for convenient access anytime you need it

And now, with Online Bill Pay, you can:

- Sort payment history by individual payee
- Assign categories to each of your payments for budgeting
- Designate a preferred payment account
- Use the new Payment Assistant to display all information related to a particular payee on the Payment Center screen

All business checking products come with complimentary Online Bill Pay.

<http://web.archive.org/web/20150103100608/http://www.bbvacompass.com/business/services/online-banking/>

BBVA Compass

Summary | Statements & Accounts | Payments & Transfers | Alerts | Service Center | Advice & Education

Account Summary

Welcome, JOHNDOE

Your last Sign In was Tuesday 02/04/14 at 08:57 AM CST Print Download

☒ Checking, Savings and Money Market Accounts

Alert	Account	Account Type	Posted Balance	Available Balance
	Checking *0000	Checking	\$787.41	\$749.35
	Checking *0001	Checking	\$30.00	\$30.00
	Savings *0000	Savings	\$30.00	\$30.00
Total:			\$847.41	\$809.35

☐ Certificate of Deposit and Retirement Accounts

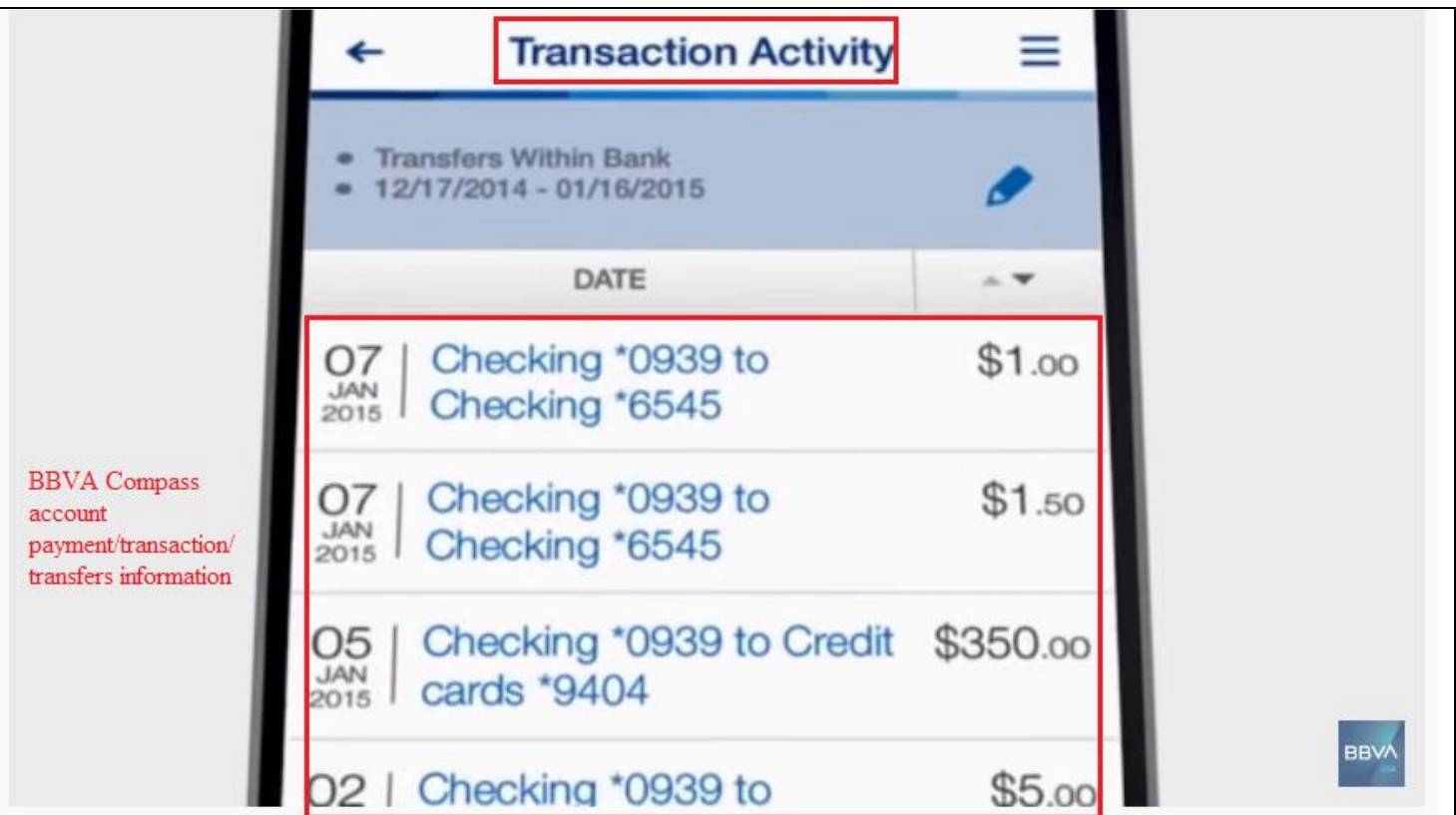
Missing your alerts?
Reset your alert preferences now. [Go ▶](#)

Pay People
Simple. Secure. Send money to anyone.
popmoney

Quick Transfer
Transfer money between your BBVA Compass Accounts in seconds.

Pending Payments

Set up eNotices for Real Time Finance Alerts - BBVA Compass
https://www.youtube.com/watch?v=QTKcHSxjG_M&feature=youtu.be

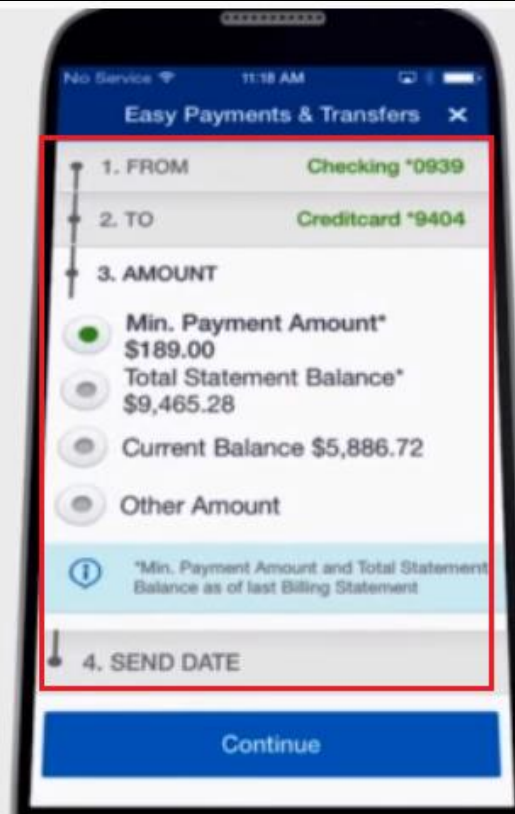


BBVA Compass
account
payment/transaction/
transfers information

BBVA Compass Mobile Banking Making Payments & Transfers

<https://www.youtube.com/watch?v=1viKpEJCJGQ>

BBVA Compass account
payment/transaction/transfers
information



BBVA Compass Mobile Banking Making Payments & Transfers
<https://www.youtube.com/watch?v=1viKpEJCJGQ>

https://www.youtube.com/watch?v=QTKcHSxjG_M&feature=youtu.be



Generated data and analysis results

Insufficient Funds (NSF) Charge - Returned Item: - Account Number Ending in - 0000

Date Item(s) Presented NOVEMBER 15, 2013

BBVA Compass returned the item(s) shown below because sufficient funds were not available in your account to pay the item(s). An Insufficient Funds (NSF) Charge - Returned Item fee of \$38.00 may be charged for each item returned.

For security purposes your available balance is not displayed on this notice. Please review your account online at BBVA Compass Online Banking (<http://www.bbvacompass.com/>) or call BBVA Compass Customer Service at 1-800-266-7277 for details regarding your current account balance. If necessary, you should deposit funds to bring your account to a positive balance and to cover the Insufficient Funds Charge(s) shown below, as well as any future items that may be presented for payment.

Please note if your account is overdrawn and continues with a negative balance for ten(10) consecutive calendar days, an Extended Overdraft Service Charge of \$25.00 will be charged; further, an additional \$25.00 Extended Overdraft Service Charge will be charged if your account remains negative for twenty (20) consecutive calendar days. Please note that this service charge does not apply to consumer savings or money market accounts and only applies to the following business accounts: e-Business Checking, Business Build-to-Order Checking and Business Interest Checking accounts.

Description	Check #	Check/Item Amount
TRANSFER		\$15.00
TRANSFER		\$150.00



https://www.youtube.com/watch?v=QTKcHSxjG_M&feature=youtu.be

As shown below, a Business accounts reconcile automatically with Quicken.

Using Quicken (for Windows or Mac) with Online Banking

Online Banking can connect and download balance, statement and transaction data right into your Quicken software. Use the data to:

- Reconcile accounts
- Transfer funds
- Pay bills online
- Generate charts, graphs and reports to help you analyze your finances
- Manage your budget

Once enrolled in Online Banking, you will configure the software to connect to BBVA Compass.

<http://web.archive.org/web/20150103100608/http://www.bbvacompass.com/business/services/online-banking/>

Reconnect Your Financial Management Software

To connect to BBVA Online Banking with the most current version of the Quicken or QuickBooks software, please have your Online Banking Username and Password provided to you at account opening and follow the instructions below.

If you have difficulty please call us at **1-800-603-3579**. We have a team of representatives available to assist you M-F (7am-10pm) and Sat (10am-4pm).

Please select your software connection and operating system for reconnect instructions.

If you received an email stating you were not successfully upgraded, please reconnect to the previous financial institution name. Follow the reconnect instructions, but do not update the new financial institution name until successfully upgraded to the new Online Banking system.

- 1** Connect Online Banking with Quicken® for Windows®
- 1** Connect Online Banking with Quicken® for Mac®
- 1** Connect Online Banking with QuickBooks® for Windows®
- 1** Connect Online Banking with QuickBooks® for Mac®

Connect Online Banking with Quicken® for Windows®

1. Launch Quicken
2. Choose Tools from the main menu, then "Account List."
3. Select the "Edit" button of the account you wish to activate.
4. In Account Details dialog, select the "Online Services" tab.
5. "Set Up Now."
6. Use "Advanced Set Up" to activate your account.
7. Select "Activate Online Payment," in the Online Payment area if you wish to send bill payments within Quicken.

<https://www.bbvausa.com/digital-banking-services/online-banking/quicken-quickbooks.html>

Schedule Online Payments:

1. Choose "Online" from the main menu, then "Online Center"
2. Got to the Payments tab and set up each payment. If you need assistance scheduling payments access Help and search for "Creating an Online Payment"
3. Update Now.

If you currently have "recurring bill payments" set up through your financial management software, you will need to schedule those Bill Payments again in Online Banking after you disconnect. We are working to enable you to set up these recurring Bill Payments through your software again in the future.

After this one-time configuration, you will perform an account download by doing a "One Step Update."

1. Launch Quicken
2. Choose "Tools" from the main menu, "Online Center, One Step Update."
3. Click to select your preferred download options.
4. Enter your BBVA Online Banking password to the right of BBVA.
5. Select "Update Now."
6. Download new transactions.

<https://www.bbvausa.com/digital-banking-services/online-banking/quicken-quickbooks.html>



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Web Connect Troubleshooting

Updated: 04/19/2016 | Article ID: GEN82609

If you are using Web Connect, check the following items before taking other troubleshooting steps.

- Verify your version of Quicken supports online banking.
- Verify your financial institution supports Web Connect download.
- Verify the type of file you are downloading.

Log in to your financial institution's Web site and verify that you are downloading the correct type of file. A Quicken Financial Exchange (QFX) file is created during a Web Connect download. Verify that you are not trying to import a Quicken Interchange Format (QIF) file. Support for QIF files has changed and can no longer be used to import transactions to most accounts. Please see our [QIF support policy](#).

Empty the Temporary Internet Files folder

If your Temporary Internet Files folder is large or near its capacity, you may not be able to import a QFX file. The most common symptoms are nothing happening or a dialog flashing briefly on your screen when you click to download the QFX file.

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<https://web.archive.org/web/20160425125350/https://www.quicken.com/support/web-connect-troubleshooting>

Search Support:

GO

Tip: To find out which version of Quicken you are using, open Quicken go to Help menu and select About Quicken.

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Move Transactions Between Quicken Accounts

Updated: 04/19/2016 | Article ID: GEN82102

Transactions can be moved between accounts whether or not the accounts are located in the same Quicken file.

If you are moving transactions between two different data files:

1. From the Quicken **Tools** menu, choose **Account List**.
2. Double-click the account from which you want to move the transaction, to open its register.
3. Click the transaction to select it, click the **Edit** button in the transaction (on the right side of the entry), and then choose **Copy Transaction**.
4. Choose **Open** from the **File** menu, select the other data file, and then click **OK**.
5. Repeat steps 1 and 2 for the account where you want to move the transaction.
6. Click into a new (empty) transaction line, click the **Edit** button (on the right side of the entry), and then choose **Paste Transaction**.
7. If necessary, delete the transaction from the original account by selecting the transaction, clicking the **Edit** button, and then choosing **Delete Transaction**.
8. Repeat this procedure for each transaction you want to move.

If you are moving transactions within the same data file:

1. Click on **Tools** on the top menu bar, then select **Account List**.
2. Double-click the account from which you want to move the transaction, to open its register.
3. Click the transaction to select it, click the **Edit** button in the transaction (on the right side of the entry), and then choose **Move Transaction**.
4. Choose the Move to account from the drop-down menu.
5. Click **OK**.

<https://web.archive.org/web/20160423181500/https://www.quicken.com/support/move-transactions-between-quicken-accounts>